

Information to identify the case:

Debtor 1	<u>John Radgoski</u>	Social Security number or ITIN	xxx-xx-7268
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	15-28143-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John Radgoski

2/10/21

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John Radgoski
Debtor

Case No. 15-28143-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Feb 10, 2021

Form ID: 3180WJ1

Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2021:

Recip ID	Recipient Name and Address
db	+ John Radgoski, 112 Borton Avenue, Voorhees, NJ 08043-4779
nc	+ Douglas A. Baker, 236 Pine Valley Lane, Sewell, NJ 08080-1108
cr	+ Seterus, Inc. as the authorized subservicer for Fe, PO Box 1047, Hartford, CT 06143-1047
cr	+ TOYOTA MOTOR CREDIT CORPORATION, PO Box 9013, Addison, TX 75001-9013
515759293	Bank of America, P.O. Box 15796, Wilmington, DE 19886-5796
515908531	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
515759294	+ Bishop & Bishop PC, 212 W. Route 38, Suite 300, Moorestown, NJ 08057-3271
515759297	Capital One Retail Services-Lord & Taylo, P.O. Box 71106, Charlotte, NC 28272-1106
516159673	+ Centennial Mill by Del Webb, c/o Law Offices of Nona L. Ostrove, LLC, 1000 White Horse Road, Suite 703, Voorhees, NJ 08043-4413
516361312	+ Centennial Mill by Del Webb Community Association, 35 Alyce Lane, Voorhees, NJ 08043-4783
515759299	Chase, P.O. Box 78035, Phoenix, AZ 85062-8035
517261999	+ Fulton Bank of New Jersey, Attn Eisenberg Gold & Agrawal, PC, 1040 N. Kings Highway, Suite 200, Cherry Hill, NJ 08034-1925
519109811	+ Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
519109812	+ Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Goldman Sachs Mortgage Company Serviced by Select Portfolio Servicing,
515759305	+ IRS-NJ Assistant Attorney General, Department of Justice Tax Division, Civil Trial Section, Eastern Region, P.O. Box 227, Ben Franklin Station, Washington, DC 20044-0227
515759310	+ Marlin Business Bank, P.O. Box 637, Mount Laurel, NJ 08054-0637
515949064	+ Oak Harbor Capital XI, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515759312	+ SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Seterus, Inc., c/o Mr. Jeff A. Johnson, President, 14523 SW Millikan Way, Suite 200, Beaverton, OR 97005-2352
515759311	+ Schumacher Stevens, Nancy, 23 Candlewood Terrace, Medford, NJ 08055-9176
515991950	+ Seterus Inc., Attn Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
515981240	+ Seterus, Inc. as the authorized subservicer for Fe, c/o Seterus, Inc., PO Box 1047, Hartford, CT 06143-1047
515759313	+ Stevens, Leonard, 23 Candlewood Terrace, Medford, NJ 08055-9176
515759314	Stevens, Leonard & Nancy, c/o Archer & Greiner, Eric Lucadamo, One Centennial Square, P.O. Box 3000, Haddonfield, NJ 08033-0968
515759317	Toyota Financial Bankruptcy Notification, P.O. Box 8026, Cedar Rapids, IA 52408-8026
515854095	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 10 2021 21:18:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 10 2021 21:18:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: bankruptcy@fult.com	Feb 10 2021 21:19:00	Fulton Bank of New Jersey, 533 Fellowship Road, Mt. Laurel, NJ 08054-3411
515759292	EDI: BANKAMER.COM	Feb 11 2021 01:23:00	Bank of America, P.O. Box 15019, Wilmington,

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			DE 19886-5019
515759295	+ EDI: CAPITALONE.COM	Feb 11 2021 01:23:00	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
515759296	EDI: CAPITALONE.COM	Feb 11 2021 01:23:00	Capital One - Boscovs, P.O. Box 71106, Charlotte, NC 28272-1106
515839243	EDI: CAPITALONE.COM	Feb 11 2021 01:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516079613	+ Email/Text: bncmail@w-legal.com	Feb 10 2021 21:18:00	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515759302	EDI: CITICORP.COM	Feb 11 2021 01:23:00	Citi Bank, P.O. Box 9001037, Louisville, KY 40290-1037
515759303	EDI: CITICORP.COM	Feb 11 2021 01:23:00	DSNB/Macy's, P.O. Box 78008, Phoenix, AZ 85062-8008
515965706	+ EDI: Q3G.COM	Feb 11 2021 01:23:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517022337	+ Email/Text: bankruptcy@fult.com	Feb 10 2021 21:19:00	Fulton Bank, Attn: Craig A. Roda, Chairman & CEO, One Penn Square, PO Box 4887, Lancaster, PA 17604-4887
515759304	EDI: IRS.COM	Feb 11 2021 01:23:00	IRS, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
515759307	+ Email/Text: usanj.njbankr@usdoj.gov	Feb 10 2021 21:18:00	IRS-NJ United States Attorney, 970 Broad Street, 5th Floor, Newark, NJ 07102-2534
515759298	EDI: JPMORGANCHASE	Feb 11 2021 01:23:00	Chase, c/o Brad D. Layton, JP Morgan Chase Legal Department, 900 US Highway 9 North, Suite 401, Woodbridge, NJ 07095
515759300	EDI: JPMORGANCHASE	Feb 11 2021 01:23:00	Chase Card Services, P.O. Box 15123, Wilmington, DE 19850-5123
515759301	EDI: JPMORGANCHASE	Feb 11 2021 01:23:00	Chase Cardmember Service, P.O. Box 15153, Wilmington, DE 19886-5153
515981314	EDI: JPMORGANCHASE	Feb 11 2021 01:23:00	JPMORGAN CHASE BANK, N.A., Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Number Street, Monroe, LA 71203
515759309	EDI: FORD.COM	Feb 11 2021 01:23:00	Lincoln Automotive Financial Services, P.O. Box 542000, Omaha, NE 68154-8000
515836985	EDI: RMSC.COM	Feb 11 2021 01:23:00	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
515817461	+ Email/Text: bncmail@w-legal.com	Feb 10 2021 21:18:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515759315	EDI: TDBANKNORTH.COM	Feb 11 2021 01:23:00	TD Bank, 1701 Route 70 East, Cherry Hill, NJ 08034
515893548	EDI: TDBANKNORTH.COM	Feb 11 2021 01:23:00	TD Bank, N.A., Attn: Bankruptcy Dept., PO Box 9547, Portland, ME 04112
515759316	+ EDI: WTRRN BANK.COM	Feb 11 2021 01:23:00	TD Bank/Target, P.O. Box 673, Minneapolis, MN 55440-0673
515939069	EDI: ECAST.COM	Feb 11 2021 01:23:00	eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
at	*+	Douglas A. Baker, 236 Pine Valley Lane, Sewell, NJ 08080-1108
515759306	*+	IRS-NJ Office of Chief Counsel, SB/SE Division Counsel, Suite 1500, One Newark Center, Newark, NJ 07102-5211
516128874	*+	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
515759308	##+	Law Office of Robert Braverman, LLC, 1060 N. Kings Hwy., Suite 333, Cherry Hill, NJ 08034-1910

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2021 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Goldman Sachs Mortgage Company bkecf@milsteadlaw.com alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Donna L. Wenzel	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Douglas G. Leney	on behalf of Creditor Leonard Stevens dleney@archerlaw.com ahuber@archerlaw.com,chansen@archerlaw.com
Douglas G. Leney	on behalf of Creditor Nancy Stevens dleney@archerlaw.com ahuber@archerlaw.com,chansen@archerlaw.com
Francesca Ann Arcure	on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION NJ_ECF_Notices@McCalla.com NJ_ECF_Notices@McCalla.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Janet Gold	on behalf of Creditor Fulton Bank of New Jersey jgold@egclawfirm.com ksantiago@egalawfirm.com,jwingfield@egalawfirm.com
Melissa N. Licker	on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION NJ_ECF_Notices@mccalla.com mccallaecf@ecf.courtdrive.com
Nona Ostrove	on behalf of Creditor Centennial Mill by Del Webb Community Association Inc. nostrove@ostrovelaw.com
Robert Braverman	on behalf of Debtor John Radgoski rbraverman@mcdowelllegal.com

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tcuccuini@mcdowelllegal.com;lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;bravermanrr62202@notify.bestcase.com

Robert P. Saltzman

on behalf of Creditor Seterus Inc. as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"),
creditor c/o Seterus, Inc. dnj@pbslaw.org

Sindi Mncina

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@raslg.com

Tammy L. Terrell

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com

TOTAL: 15